

United States Bankruptcy Court

District of Idaho
Northern Division

In re: Gerald Lindsey and Ona Lindsey

Debtors

Case No. 03-21652

U.S. DISTRICT COURT
DISTRICT OF IDAHO
CLERK'S OFFICE
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SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$40,000.00		
B - Personal Property	Yes	3	\$5,150.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$3,460,961.59	
F - Creditors Holding Unsecured Non Priority Claims	Yes	2		\$302,094.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,540.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,430.00
Total Number of Sheets in All Schedules ⇨		15			
Total Assets ⇨			\$45,150.00		
Total Liabilities ⇨				\$3,763,055.87	

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In re: Gerald Lindsey and Ona Lindsey

Case No. 03-21652

Chapter 13

Social Security No.: 519-30-8816

Debtors

560-48-1485

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Township 8 North, Range 39 East, MDB&M, Section 13: SE 1/4 of SE1/4; Sec. 24: NE1/4 of NW1/4 records of Nye County Nevada	Only assest of Cornerstone Ranch L.L.C., debtor 50% owner	H	\$40,000.00	None
Total:			\$40,000.00	

In re: **Gerald Lindsey and Ona Lindsey**

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		\$100.00	J	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		misc household goods furniture etc. debtors residence	J	\$4,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		various pictures and misc books debtors residence	J	\$400.00
6. Wearing apparel.		cloths belonging to debtors debtors residence	C	\$150.00
7. Furs and jewelry.		costom jewelry, wedding rings etc. debtors residence	C	\$500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities, itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.	X			

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSB., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
0 continuation sheet(s) attached		Total	⇒	\$5,150.00

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

☐ 11 U.S.C. 522(b)(1)

Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
\$100.00	IC § 11-603(3)	\$100.00 Claimed By: Both	\$100.00
misc household goods furniture etc.	IC § 11-605(1)	\$4,000.00 Claimed By: Both	\$4,000.00
various pictures and misc books	IC § 11-605(1)	\$400.00	\$400.00
cloths belonging to debtors	IC § 11-605(1)	\$150.00 Claimed By: Both	\$150.00
costom jewelry, wedding rings etc.	IC § 11-605(2)	\$500.00 Claimed By: Both	\$500.00

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

[illegible]

(Total of this page) Subtotal ➡

\$0.00

Total \pounds

N/A

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Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	HUS., WIFE, JOINT, OR COMM	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	O N L I G N E N T	U N L I G N E N T	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION OF CLAIM

(Total of this page) Subtotal ⇨ \$0.00
Total ⇨ \$0.00

0 continuation sheet(s) attached

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Debtors

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to a maximum of \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, maintenance or support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

** Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes, debts owed to government

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No: 519-30-8816 Idaho State Tax Commission P.O. Box 36 Boise, ID 83722-2210		J	Date Incurred: 1997/1998/1999 Consideration for Claim: Assessed tax claim	X	X	X	\$510,437.52	\$510,437.52
Account No: 519-30-8816 Internal Revenue Service Chief, Special Procedures F 550 West Fort Street Boise, ID 83724		J	Date Incurred: 1997/1998 Consideration for Claim: Disputed tax claim	X	X	X	\$2,950,524.07 Estimated	\$2,950,524.07
(Total of this page) Subtotal =>							\$3,460,961.59	
Total =>							\$3,460,961.59	

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules O and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor." Include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No: Bernia Gira 802 Caroline Lane Southlake, TX		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: David Vial and Bruce Comstock % John Kluskal, Esq. P.O. Box 2582 Boise, ID 83701-2582		H	Date Incurred: 2003 Consideration for Claim: Judgment debt				\$137,962.25 Estimated
Account No: Gordon Johnson P.O. Box 72183 Fairbanks, AK 99707		H	Date Incurred: Consideration for Claim: Unknown	X	X	X	Amount Unknown
Account No: J. Lyn Partridge 1194W 6400S Spanish Fork, UT 84660		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: Linda Clark P.O. Box 291 Kaysville, UT 84037		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: Lynn M. Sorenson 1040N 300W Spanish Fork, UT 84660		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: 43130819590063686 MBNA America P.O. Box 15019 Wilmington, DE 19886		J	Date Incurred: Consideration for Claim: misc consumer goods				\$6,876.20

(Total of this page) Subtotal =>

\$144,838.45

Total =>

N/A

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Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	COD- E EST- OR	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G U E N T	U N L I Q U A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: Noel Tanner P.O. Box 1389 Nome, AK 99762		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: Peter Abt 1500-S21 3 Ave S.W. Calgary, AB T2P-3T3		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
Account No: Virgil Vial, Mark Vial, and Mike Vial %Sheila R. Schwager, Esq. P.O. Box 1617 Boise, ID 83701-1617		H	Date Incurred: July 2003 Consideration for Claim:			X	\$157,255.83
Account No: Wally Brooks 325 Garrison Way Gulph Mills, PA 19428		H	Date Incurred: Consideration for Claim:	X	X	X	Amount Unknown
(Total of this page)				Subtotal =>			\$157,255.83
				Total =>			\$302,094.28

A continuation sheet(s) attached

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	None		

EMPLOYMENT	
DEBTOR	SPOUSE
None	None

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (prorate if not paid monthly.)	\$0.00	\$0.00
Estimated monthly overtime	\$0.00	\$0.00
SUBTOTAL	\$0.00	\$0.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$0.00	\$0.00
b. Insurance	\$0.00	\$0.00
c. Union dues	\$0.00	\$0.00
d. Other (Specify):	\$0.00	\$0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
Social security or other government assistance (Specify) Social Security	\$1,085.00	\$455.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income (Specify)	\$0.00	\$0.00
TOTAL MONTHLY INCOME	\$1,085.00	\$455.00

TOTAL COMBINED MONTHLY INCOME \$1,540.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:
None

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (Include lot rented for mobile home)		\$0.00
Are real estate taxes included?	Yes _____ No <u>X</u>	
Is property insurance included?	Yes _____ No <u>X</u>	
Utilities Electricity and heating fuel		\$0.00
Water and sewer		\$0.00
Telephone		\$40.00
Other :		\$0.00
Home maintenance (repairs and upkeep)		\$0.00
Food		\$400.00
Clothing		\$50.00
Laundry and dry cleaning		\$15.00
Medical and dental expenses		\$200.00
Transportation (not including car payments)		\$100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$50.00
Charitable contributions		\$25.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$0.00
Life		\$0.00
Health		\$400.00
Auto		\$0.00
Other :		\$0.00
Taxes (not deducted from wages or included in home mortgage payments)		
Specify :		\$0.00
Installment payments: (In Chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto		\$0.00
Other :		\$0.00
Alimony, maintenance, and support paid to others		\$0.00
Payments for support of additional dependents not living at your home		\$0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$0.00
Other : Accountant to assist in Tax claims		\$150.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$1,430.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$1,540.00
B. Total projected monthly expenses		\$1,430.00
C. Excess income (A minus B)		\$110.00
D. Total amount to be paid into plan each	Monthly _____	\$0.00
	(Interval)	

UNITED STATES BANKRUPTCY COURT

District of Idaho
Northern Division

In re:
Gerald Lindsey
Ona Lindsey
Debtors

Chapter 13
Case Number: 03-21652

Declaration Under Penalty of Perjury by Individual / Joint Debtor

We declare under penalty of perjury that we have read the foregoing summary and schedules, consisting of 16 sheets, and they are true and correct to the best of our knowledge, information and belief.

Date: 11/3/03 Signature: Gerald A. Lindsey
Gerald Lindsey
Date: 11/8/03 Signature: Ona Lindsey
Ona Lindsey

Certification and Signature of Non - Attorney Bankruptcy Petition Preparer (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Print or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Tel. No.

Name and Social Security Number of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.

Declaration Under Penalty of Perjury on Behalf of Corporation or Partnership

I, _____, of the _____, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: _____

Name: _____

Title: _____